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Chair: Marie-France Lalonde



Standing Committee on Veterans Affairs

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• (1535)

[Translation]

The Chair (Marie-France Lalonde (Orléans, Lib.)): I call this meeting to order.

Welcome to meeting number 18 of the House of Commons Standing Committee on Veterans Affairs.

Pursuant to the motion adopted on September 18, 2025, the committee is meeting as part of its study on barriers to entrepreneurship among veterans.

Today's meeting is taking place in a hybrid format, pursuant to the Standing Orders. Members can attend in person in the room or remotely using the Zoom application.

[English]

Before we continue, I would ask all in-person participants to consult the guidelines written on the cards on the table. These measures are in place to help prevent audio feedback incidents and to protect the health and safety of all participants, including the interpreters.

[Translation]

To ensure that the meeting goes smoothly, I would like to outline a few rules for the witnesses and members.

Please wait until I recognize you by name before speaking. If you are on the video conference, please click on the microphone icon to unmute yourself. Please mute yourself when you aren't speaking.

For those on Zoom, at the bottom of your screen, you can select the appropriate channel for interpretation: floor, English or French. Those in the room can use the earpiece and select the desired channel.

Finally, I remind you that all comments should be addressed through the chair.

[English]

As for members on Zoom, I don't think we have any, so we will proceed.

[Translation]

I would now like to welcome the witnesses.

As an individual, we have Jocelyn Démétré, president of Hero Lodge.

Hello, Mr. Démétré.

[English]

From the Canadian Legacy Project, we have Mr. David Howard, president and chief executive officer, by video conference.

Each of our witnesses and members of the organizations represented at this meeting will be given five minutes to deliver their opening remarks. Once all witnesses have spoken, we will proceed to a round of questions with the members of the committee.

[Translation]

Mr. Démétré, you have the floor for five minutes.

Jocelyn Démétré (President, Hero Lodge, As an Individual): I'd like to begin by introducing myself. My name is Jocelyn Démétré and I am a retired infantry captain. I am a former member of the Royal 22nd Regiment and father of three members of the military.

I would like to thank my wife for being here today. She is also the mother of those three brave soldiers. I would also like to thank MP Marie-Hélène Gaudreau for allowing me to participate in this committee. I really appreciate it. In addition, I would like to thank Veterans Affairs Canada, VAC, for all the services provided to me. I have always felt supported, and I'm not sure whether there is anything else they could have done to help. A big thank you.

Once I returned from my mission, I went through some dark years. I had difficulty letting go, lacked patience, sought adrenaline, suffered from insomnia and hyper-vigilance, had an overly rigid approach, experienced suicidal thoughts and, above all, felt an overwhelming inner emptiness. This inner emptiness, which I refer to as my dark passenger, is undoubtedly the greatest challenge for a combat veteran. Numbing this feeling of emptiness is still a daily struggle. Unfortunately, many veterans choose to feed this emptiness with drugs, alcohol, excessive food, impulsive purchases, gambling and so on. Too often, these choices lead to isolation, depression and suicide. As a way to fill this emotional void, or feed the beast, I chose fishing, hunting and the outdoors.

To help my brothers in arms choose the same escape routes, we founded Hero Lodge 12 years ago. It is a refuge located on Great Slave Lake in the Northwest Territories. It works. Hero Lodge will be entering its 13th season next year. We have welcomed several hundred veterans and active members of the CAF. Several articles have been written about it.

Despite attempts to receive financial assistance to pay for part of the ongoing operations and infrastructure upgrades and maintenance, we have never received any financial assistance from VAC. For example, on two occasions we have requested financial assistance to improve accessibility for people with reduced mobility. Hero Lodge is located on the Canadian Shield. The site is rugged and requires a certain level of physical fitness. We are therefore unable to accept all veterans who wish to travel north of the 60th parallel to experience Hero Lodge and go on a trip to catch giant fish with their brothers and sisters in arms.

Having the necessary assistance to help us apply for programs would be a game changer. I have some question about how grants are awarded, as it seems unfair to me. Just trying to meet with staff and talk to them is nearly impossible. Climate change is having an incredible impact on our operations. We need help to deal with it. I still finance part of the operations through the sale of my book *Sunray 21*, and I'm having trouble making ends meet. Every year, we ask ourselves whether we'll be able to continue.

In addition, I receive calls from people referred by VAC, including several indigenous veterans, who are all surprised to learn that Hero Lodge is not subsidized by VAC. Knowing that they have to pay for the Hero Lodge experience, many decide not to go. I have received several comments that our shelter model is perfectly suited to indigenous veterans, and I agree 100%. Receiving financial assistance that would help us welcome first nations people to Hero Lodge would make a big difference.

Thank you for listening, and I look forward to answering your questions more spontaneously. I chose to read my comments to avoid forgetting anything or losing my train of thought, and despite being bilingual, I chose to speak in my first language so my remarks would be as effective as possible, if you know what I mean. Anglophone MPs can feel free to ask questions in English; I have no problem with that.

• (1540)

The Chair: Mr. Démetré, thank you for your contribution and for all you have done for us and for Canada.

[English]

I would like to now pass the floor to Mr. David Howard for five minutes, please.

David Howard (President and Chief Executive Officer, Canadian Legacy Project): Good afternoon.

Thank you for this opportunity. I much appreciate it.

My name is David Howard. I founded the Homes for Heroes Foundation, which is a supportive initiative for homeless veterans, and the Canadian Legacy Project, which is a volunteer-run charity providing free programs to aid veterans in their transition to civilian life.

One of our key initiatives at the Canadian Legacy Project is the business boot camp. It's an entrepreneurial training program delivered online four times a year to over 40 veterans per session. Since its inception, we've graduated over 300 veterans. With the program now heading into its sixth year in 2026, the course is led by two university professors from Mount Royal University.

Graduates leave with a business plan to start their own ventures, and they gain access to a network of veteran-run businesses for ongoing support. Additionally, we offer annual grants totalling \$30,000, available to graduates who demonstrate their business success, plans for utilizing the funds, commitment to hiring veteran employees and contributions to their community.

Our program is the only one of its kind offered for free in Canada. In contrast, the University of Ottawa offers a similar program for \$5,000, and six years of service are required in order for Veterans Affairs Canada to cover that fee.

Though there are few coding and programming tech courses, no other free entrepreneurial program like ours exists, and we have not yet received VAC funding for assistance.

We also developed an online resource called shopveteran.ca, where veteran-owned businesses can list their services for marketing and network with fellow veterans. It's promoted to the Canadian public to support veteran entrepreneurs.

As an entrepreneur at heart, I've always pursued opportunities that inspired me, which led me to establish the two veteran charities, Homes for Heroes and the Canadian Legacy Project. Starting a business can be challenging for anyone, but military veterans face unique issues due to their experiences and background.

I want to outline some common challenges veterans might encounter when venturing into entrepreneurship.

One is transitioning skills. Veterans often possess strong leadership, discipline and teamwork skills. However, translating military skills into the business world can be difficult. Some may struggle to understand how their experiences apply to civilian contacts and business operations. As an example, a veteran who led a unit into combat may have excellent decision-making skills but find it challenging to apply these skills in a corporate structure or managing day-to-day business.

Two is access to funding. Securing financing can be a significant hurdle. Veterans might face challenges in obtaining loans or investments, especially if they lack a robust credit history, business experience or a clear business plan. As an example, a veteran might have a brilliant idea for a tech start-up but be denied funding due to insufficient collateral or previous business experience.

Three is understanding the market. Veterans might have limited experience understanding the market dynamics, customer behaviour and competitive analysis needed to start up a successful business. As an example, a veteran wanting to open a retail shop may not have the marketing experience necessary to reach and engage potential customers.

Four is mental health challenges. Many veterans face psychological issues such as PTSD, anxiety or depression, which can affect their ability to manage stress, make decisions, or engage with customers or employees. As an example, a veteran with PTSD might find networking or public speaking daunting, which could hinder business development efforts, but their leadership and organizational skills might make them a great fit to be an entrepreneur.

Five is isolation and support networks. Transitioning from a military to a civilian career can lead to feelings of isolation. Veterans may miss the camaraderie and support they had in the military, making it harder to seek help or build a robust professional network. As an example, a veteran may have difficulty reaching out for mentorship opportunities, feeling disconnected from the business community. Our shopveteran.ca program has been a lifesaver for some.

Six is navigating regulations. Understanding the legal and regulatory landscape is complicated for any entrepreneur. However, veterans may struggle more with this due to their previous reliance on structured military protocols. As an example, a veteran may be unsure how to comply with local business regulations, zoning laws or tax requirements, leading to potential legal issues.

Last is time management. Veterans transitioning to business ownership might find it challenging to balance the demands of starting a new venture with personal responsibilities and adjusting to civilian routines. For example, juggling family commitments while developing a business plan can be overwhelming.

• (1545)

We do have some ideas—

Pardon me.

The Chair: How about if we try to wrap this up within 20 seconds, and then we'll open the floor for questioning?

David Howard: Sure, of course.

Just in review, the top five challenges facing veteran entrepreneurs are entrepreneurial training, funding, isolation, mental health and marketing.

The Chair: I sincerely apologize, sir. I will have to say, I'm the clock-keeper here as chair, so I apologize very much for interrupting you. I'm sure that throughout the questions we'll have a chance for you to express further comments.

On this, I would like to open the floor to Mr. Tolmie for six minutes.

Fraser Tolmie (Moose Jaw—Lake Centre—Lanigan, CPC): Thank you to our witnesses for your interventions. We do appreciate it. It's a bit of a change of pace from what we've been studying recently. Once we start a new program, there's a bit of a transition, so a couple of my questions may include a little of what we just previously studied, but it is going to incorporate what you're dealing with, so if you're okay with that, I would appreciate your perspective.

Captain D  m  tr   of the 22 Van Doos: Is that correct?

Jocelyn D  m  tr  : Yes.

Fraser Tolmie: Yes, okay.

In our suicide prevention study, this committee identified a kind of transition blind spot for when you come out of the military. There's a bit of a gap where we have military members who are part of a cohesive group, you know, by unit, squad or battalion. Then they get out, and they have nothing. It's a dangerous period when veterans lose their military peer support before connecting with VAC services, so there is a challenge there.

Is there a similar entrepreneurship blind spot that happens? When veterans release, are they informed that entrepreneurship is a viable career option, or do they discover programs like yours only months or years after struggling with traditional employment?

[Translation]

Jocelyn D  m  tr  : As I understand it, Veterans Affairs Canada doesn't really connect veterans who need care with organizations like mine.

We had to promote ourselves through the book. The book has been a big help. In a way, we have become a bucket-list stop for the fishing world, because we are on Great Slave Lake. We advertise by word of mouth. Now, people from the soldier on program and the Quebec Veterans Foundation come to visit us. The news has spread.

However, it would be good to have more financial assistance so we could accommodate more veterans, especially those with reduced mobility. It is virtually impossible for us to accommodate them at this time. We have had some, such as Marc, who lost both his legs to an explosive device in Afghanistan. You can see his photo on the first page of the document I provided to the committee. However, it is very challenging for our team to welcome these people.

• (1550)

[English]

Fraser Tolmie: Okay. I thank you for clarifying, but I want to be absolutely specific.

The requests that you're making to VAC are for accessibility. It's for veterans to be able to come and participate. It's not like a hand-out that you're looking for. It's not to improve your business model.

Can you explain that a bit?

[Translation]

Jocelyn D  m  tr  : My personal dream is for Hero Lodge to become an entirely charitable endeavour. I have no desire to profit from it. I am not in it for the money.

The problem is that two-by-fours have to be flown into the Northwest Territories. Everything is sent by air. A piece of wood costs \$10. Financial assistance from Veterans Affairs Canada to build wooden walkways would allow us to welcome people with reduced mobility, such as people in wheelchairs or people who have lost one or both legs.

An artillery sergeant contacted us last year. He was severely affected by Parkinson's disease. We had to turn him down because we don't have the right facilities. It would have been dangerous for him. It broke my heart not to be able to accommodate him.

[*English*]

Fraser Tolmie: Okay.

I'm running out of time just as we get in more questions, so I just want a brief answer from you.

You said to me that you and your wife are personally funding this from your own pocket right now.

Jocelyn Démétré: Yes, sir.

Fraser Tolmie: Okay, thank you. That's disappointing, but I want to say thank you for your generosity and your heart. That shows a lot.

Mr. Howard, the Liberal government talks about supporting veterans, but there's no veteran-owned business certification in Canada. There are no procurement preferences, and there's minimal entrepreneurship funding. Is this a blind spot, or are they simply not prioritizing veterans' economic success?

David Howard: I think it's a blind spot. We've been operating our program for the last six years. We're the only one of its kind. We're self-funded. We're funded by corporations. We're funded by individuals.

We've graduated 300 veterans through our program, so there are 300 businesses that have come through our program, started themselves, bootstrapped themselves. We have now created a network for them through shopveteran.ca. It's something that's required. The training and the support need to be there.

Fraser Tolmie: Thank you for your answer. I think I'm out of time.

The Chair: Congratulations.

Some hon. members: Oh, oh!

The Chair: I'm very impressed.

Mrs. Hirtle, you have six minutes.

Alana Hirtle (Cumberland—Colchester, Lib.): Thank you, Madam Chair.

Thank you both for being here today. I would like to address Mr. Howard.

I want to start by acknowledging the nearly two decades of invaluable work the Canadian Legacy Project has done and continues to do with respect to addressing the transition to civilian life of Canada's veterans. Likewise, I acknowledge Homes For Heroes, which I can imagine has come up against a range of challenges in getting things done. I spent the last decade before becoming a par-

liamentarian at a community futures program in Nova Scotia. I helped hundreds of people start small businesses, but I had very few veterans come through the door. I was quite pleased to be able to sponsor this study and hear how we can make things better.

In your experience, Mr. Howard, does the average veteran recognize in themselves the potential for entrepreneurialism, or is that something they aren't considering? Let's start there.

David Howard: Well, yes, I think we have a bulk of veterans, I would say 50%, who consider the idea of entering a business concept, an idea. What happens traditionally is our professors meet with all individuals one on one. They walk them through the stages of becoming an entrepreneur and the difficulties and barriers they might have. Right away, we're finding that there are some students, some vets, who decide that maybe this isn't the right path for them, and then there are others who join the program and go through the program to create a business plan and start a business.

Alana Hirtle: Great. Have you observed any pattern of officers or those in the trades being more likely to want to start their own business? Does any kind of a security clearance or field experience affect their ability to enter a field at perhaps a more exclusive level?

• (1555)

David Howard: If you're asking whether there are certain industries we see that are major growth areas, we see a wide range, from people starting medical clinics to helping seniors or doing construction or roofing. If you go to shopveteran.ca, you'll see hundreds of businesses across the country, started by vets from every single different type of industry.

Alana Hirtle: Okay, thank you.

In your mind—and you listed some of these things—what are the biggest obstacles for veterans to be successful business leaders?

David Howard: I think there are three.

Really, the big one I see is training. Training is number one. As I said, we're really the only program there that's available at no cost to veterans. That's one thing.

The second is—and we touched on it earlier—having that network of peers. You rely on that in the military, and you rely on that as an entrepreneur. I started six or seven businesses myself, and I'm a member of the Entrepreneurs' Organization. That's been invaluable to me. By creating the ShopVeteran program, which we have, this brings veterans together across the country so that they can share ideas. It's there to market their businesses to all Canadians, but it's being used as that support network, which is really key.

I think the third obstacle is financial, the financial support and access to loans and grants. It's very difficult for many vets to come out and get support. I think the BDC might be one of those groups they could rely on, but without having previous experience and solid business plans, it's difficult.

Alana Hirtle: All right. Thank you.

Access to capital plays a significant role in scaling the opportunity, then.

David Howard: Pretty much.

Alana Hirtle: You mentioned BDC, and I think you mentioned that you're self-funded. What are the most common sources and amounts of investment required?

David Howard: It can be as simple as \$1,000, quite frankly. We had an individual who went through our program, graduated and applied for the grant, and she was looking for \$4,000 to add to her business. She had an ice cream cart business. It was as simple as that. That was going to get her a hot dog roller. That hot dog roller doubled her business. Imagine that. She's not a drain on anyone. She's paying her taxes. She's becoming.... As opposed to being supported by VAC, she's now supporting herself.

Alana Hirtle: That's amazing. Thank you.

What kinds of supports did you access when you started out, and were there gaps in that as well?

David Howard: It was trial and error. I've been an entrepreneur since I was 14. I have always worked for myself.

What I have found, as I mentioned, was that EO, or the Entrepreneurs' Organization, was huge for me. It allowed me to become part of a network of 300 different businesses and rely on them for support. If I needed something—if I had an insurance question or I had employee problems or finance problems or whatever—I could lean on that group. Until I found that, I found it to be a struggle, because I was out there on my own. You're making all the decisions, and you're not so sure sometimes if you're making the right ones.

Alana Hirtle: All right. That makes sense.

In my last seconds, I'll ask about the business boot camp program. Do you start with a problem or sector and then find mentors for that area, or do you put experienced mentors together with veterans to inspire them to innovate?

David Howard: The business boot camp is a program that's done online and run by a university professor. The whole idea is to help veterans start their own business—create a business plan and come out of that with a plan to start their own company. It's a lot of one-on-one training and then group training, and then they present their concept to the group at the end, and they are given a certificate from the business boot camp.

After that, they're able to join shopveteran.ca. That's where they have that network of support.

The Chair: Thank you very much, Mr. Howard.

[Translation]

Ms. Gaudreau, you have the floor for six minutes.

[English]

Mr. Howard, Madame Gaudreau will address you in French, so make sure you have the proper translation selected, please.

[Translation]

David Howard: Okay.

Marie-Hélène Gaudreau (Laurentides—Labelle, BQ): Thank you, Madam Chair.

It's pretty incredible. I learn something every time I talk to Mr. Démétré.

As an aside, Mr. Démétré received a special commendation from the Minister of Veterans Affairs.

Voices: Hear, hear!

• (1600)

Marie-Hélène Gaudreau: I learned about Mr. Démétré during an interview he had with Patrice Roy, in which he highlighted what happened after his service. Not only does Patrice Roy know him well, but so does Carey Price.

Say what you will, but I think we have a concrete example of someone who is not only dedicated, but also an entrepreneur at heart.

I am truly amazed, speechless, delighted.

Mr. Démétré, after doing all this work, where did the idea to create Hero Lodge come from?

Jocelyn Démétré: In my condition, after a 20-year career in the Canadian Armed Forces, I couldn't continue. I was dismissed and shown the door, which meant I could no longer continue. It wasn't my decision. So, that was the situation I was faced with.

As I said, I fed my beast with hunting, fishing and the outdoors. It was my partner, Cynthia, the lady dressed in white behind me, who gave me the idea of creating a hunting and fishing camp.

At first, this project seemed like a crazy idea, but at the same time, it turned out to be the most logical solution to keep me as busy as possible. It allowed me to work non-stop, believe in my project and build something from scratch. This project put me back on the right track. I was able to flourish emotionally and fill a void, for one. I was fortunate to have a wonderful partner, children and a family who supported me.

I believe that entrepreneurship can be a great escape for a veteran, allowing them to fill a void after their service. We live life at 100 miles an hour. When I was deployed, I was away from home for seven or eight months a year. I always volunteered for domestic and overseas operations. When you come to the end of such an exciting, incredible adventure and you realize that you're no longer doing anything and that it's over, it's quite difficult. I think it was a very good idea to start a business.

Marie-Hélène Gaudreau: Madam Chair, what amazes me—you know that I am an entrepreneur myself—is that it began with him sharing his experiences. Not all veterans dare or are able to do that. What's more, having his brothers and sisters in arms read his book helps to move the process forward. That's why he gave a copy to the chair.

Was the money raised from the sale of your book really only used to launch your project?

Jocelyn Démetré: In the early years, yes, that was the case. The book sold extremely well. A total of 20,000 copies were sold in Quebec. In the first year, through Canadian Tire alone, we sold 6,000 copies. It generated a lot of profit. That's what got us started. It still sells very well today, but much less than it used to.

We also count on the generosity of other entrepreneurs. For example, we welcomed Cyril Chauquet, a fishing enthusiast. This isn't meant as an ad for him, but when he came to Hero Lodge, he made a generous donation to come fishing with the heroes. We count on that.

We are fortunate. We have a love affair with the rest of Canada, Quebec and Alberta. I'm specifically mentioning Quebec and Alberta because they are the two main provinces that participate in Hero Lodge. We have been most successful in reaching veterans from these provinces. In addition, many entrepreneurs also help us.

Marie-Hélène Gaudreau: I have one last question, Madam Chair.

I'm not a veteran. In civilian life, what qualities can help people become entrepreneurs when they have been in the armed forces?

Jocelyn Démetré: The army quickly teaches us never to give up, never to let go, to believe in ourselves. To be a good entrepreneur, I think you first have to believe in your mission. You are given a mission. You create a mission. You don't give up. I think that's innate for a veteran. Never giving up is in our DNA.

• (1605)

Marie-Hélène Gaudreau: That's incredible.

Thank you very much, Madam Chair.

The Chair: Thank you very much, Mr. Démetré.

[English]

We will now go to Mr. Viersen for five minutes.

Arnold Viersen (Peace River—Westlock, CPC): Thank you, Madam Chair.

Mr. Howard, I have a report in front of me from the BDC, and they note that there's been an "alarming decline" in the number of Canadians who start businesses. I'm just wondering if you have seen or experienced this in your work.

David Howard: It's actually the opposite in regard to participation in our program. When we first started, we would have 20 per class. Now we're at the maximum, with 40 students per program. The program is just gaining steam. We're trying to offer more. If we had the funding to add another professor, we certainly would.

Arnold Viersen: Okay.

The BDC notes that an "increasingly complex business environment" is one of the challenges, and that may lead to the reason more people are trying to be trained in this program.

Have you noticed an increase in business climate complexity? I'm just trying to figure out what that term might mean.

David Howard: Are you referring to the types of businesses they're starting?

Arnold Viersen: Yes. That's one of the things that the BDC notes as a cause of the decline in people starting businesses.

David Howard: I'm telling you that we're dealing with some incredibly talented individuals coming out of the Canadian Armed Forces. We see veterans starting charities, just as we have here with Hero Lodge, which is amazing. Can Praxis was started by a veteran. Elite Canines is another charity started by a veteran. They were all bootstrapped on their own. Then you see massive IT companies that are taking over industry right now.

If the complexity is the question, I don't think there's an issue in terms of what's being started and the complexity of it. They go headfirst, and they have incredible drive.

Arnold Viersen: My understanding of it is just the paperwork—the challenges with payroll, the payroll taxes and how you pay people—could become a barrier to starting your own business. Is that something that you guys help folks with?

David Howard: It is, and I did note that earlier. Running a business, the legal challenges, the accounting aspect of it and developing their business plan are all things we help with as they graduate from the program. That's all part of the teaching in the program.

Then, getting into the network within shopveteran.ca allows them to network with other veterans who have started businesses. Yes, that is a huge hurdle for some. For others, it's not.

However, there's such an incredible community. I've not seen it with any other business. They're willing to go out and help and support each other, even if that means flying across the country to do so. It's just a great group of individuals.

Arnold Viersen: One of the challenges folks have noted is that the cost of living in Canada continues to increase, which makes it so that folks don't necessarily have the money to invest their own money into their next project or next business.

Do you have any comments around that? Are you seeing anything to do with that?

David Howard: I think it's a challenge for every Canadian, whether they're a veteran or not.

I think that investment to start a business is a difficult piece. It's something I touched on previously.

Access to capital is one of the top issues facing veteran businesses. You see with Hero Lodge that they bootstrapped it. I started the Canadian Legacy Project financially. I started Homes for Heroes financially, before we gained some steam.

Before we opened Calgary Homes for Heroes, nobody thought it could be done. Nobody understood the concept. Now we're graduating veterans from off the street into their own homes and back into the workforce.

Arnold Viersen: My last question here is around veteran owned. Is there a good, beneficial value to a business being identified as veteran owned?

David Howard: You bet there is. That's the second part of the ShopVeteran piece. Again, we haven't had the marketing dollars behind it yet. We launched it in the middle of this year. The whole goal there was to push Canadians to show that they can support veterans, and it doesn't have to be a donation. They can support a business.

We're having an incredible uptick on that. Especially right now, at Christmastime, individuals are supporting veteran businesses. They carry a logo, a brand of ours that says it's a veteran-owned business. It's just gaining steam. With some more support and financing, we could really blow that thing up.

• (1610)

Arnold Viersen: You would say it is the case that “veteran-owned” is a positive.

David Howard: It's a huge positive. They're very proud to have that logo on their websites.

The Chair: Thank you very much, Mr. Howard. I appreciate that.

Now we will invite MP Clark for five minutes.

[Translation]

Braedon Clark (Sackville—Bedford—Preston, Lib.): Mr. Démetré, I believe you told Ms. Gaudreau that most of the participants at Hero Lodge came from Quebec and Alberta. Is that correct?

Jocelyn Démetré: Yes.

Braedon Clark: I have two questions. The first one is, why is that? Second, I would like to know if you are trying to expand Hero Lodge's client base to other provinces and territories.

Jocelyn Démetré: If I may, I will explain the situation to you this way: If we were to get people from all the provinces together for a beer, the guy from Quebec will end up with the guy from Alberta every time.

To answer your question, I feel like there are many similarities between Quebec and Alberta. That's just my opinion.

[English]

Braedon Clark: Excellent. That's the best answer we've had in this entire committee so far. Bravo.

Mr. Howard, I would ask you as well. You touched on issues that you see through the Legacy Project that are impediments or barriers for veterans around access to financing or recognition of skills. Those are certainly things that we hear about in the general population as well. When I deal with people trying to start small businesses, it's always difficult.

You touched on this in your opening statement. You've talked about financing a lot and veterans going to banks, credit unions or whatever to get financing. Have you seen unique challenges, in terms of veterans dealing with financial institutions, that may be over and above what the average person might deal with?

David Howard: I think there are a couple of things. It's actually getting the paperwork together. It can be just a daunting task for a lot of vets. Imagine that you're suffering, you have post-traumatic stress and you're asked to fill out a seven-page loan form. It becomes overwhelming if you don't have support. With the business boot camp, we're offering that support and that guidance.

I know VAC is creating an entrepreneur program, which I think is incredible. I've worked with some of the people within it before. They're very talented.

A lot of these things can be overwhelming. I think training employees is an overwhelming piece. Just working through any paperwork could be a difficult challenge for some.

Braedon Clark: Talking about the business boot camp, you mentioned that thus far at least 300 veterans have gone through that program, which is wonderful.

I'm curious. Is that program kind of maxed out right now? Would you hope to expand it further? Are you able to expand it further? What barriers might exist to expanding that so that more veterans can take advantage of it?

David Howard: We can expand it. We want to expand it. We have expanded it already, but the way that we expand it is by adding more university professors who have a background in entrepreneurial training and understand our veterans. We have the ability to bring on a couple more instructors, and it doesn't have to be in Calgary. I mean, our students come from coast to coast. It's done online. The professors can come, and we could expand it. We'd love to expand it, but it comes down to funding. We have a number of other programs that require funding, and that's really the gist of it.

Braedon Clark: Yes, and I wonder, with the boot camp, is there a way that you track progress over time for the people who go through it to assess what's working, what you can improve on and what might be missing? Are there ways that you do that to assess the viability and the outcomes of the program over time?

David Howard: We do. There are a couple of things. One is that, right after the program, there's a survey that goes out to all of the students to make sure that we're getting feedback and that they feel like, if there's anything that they believed was required, additional pieces they wanted, they could give that feedback. Then we go back to our students every year who have graduated, and we touch base with graduates from the program. You might be three years after graduating the program. How has the program helped you? Have you learned anything now that maybe we should be adding to the program?

We're always tinkering and changing. I'm a big believer in research. If you're going to be successful in business, you need to understand the facts and what people want. We're always changing, and we're always trying to make sure we offer the best program possible.

• (1615)

Braedon Clark: I think I have about 20 seconds or so, Mr. Howard, so I will be quick. I'm wasting my time as I speak.

What one or two skills do you see veterans having that most naturally go with the field of entrepreneurship?

David Howard: It's drive, drive and passion. Those are the two.

The Chair: Thank you very much, Mr. Howard. You helped our colleague here stay within his time limits.

Now Madame Gaudreau will address all of you in French.

[*Translation*]

Ms. Gaudreau, you have the floor for two minutes and 30 seconds.

Marie-Hélène Gaudreau: Madam Chair, moving beyond access to capital, we see initiatives such as Hero Lodge that reach out to veterans, balance them, prevent suicide and encourage them to then go to the Home for Heroes Foundation, attend financial training and then return to Hero Lodge to celebrate their introduction to business.

Mr. Démétré, aside from funding, what else do you need to ensure that your initiative is sustainable?

Jocelyn Démétré: Everything related to administration, paperwork and applications is a language I find difficult to understand. I quickly get bogged down in it.

We have to know when there are programs that exist, and have someone who can help us figure it all out, determine which program is right for us, fill out an application and so on.

Marie-Hélène Gaudreau: You never give up, thanks to your personality, but Veterans Affairs Canada has many civil servants. In fact, they outsource services for veterans. Ultimately, these services already come from veterans.

So you need support and financial resources, is that correct?

Jocelyn Démétré: Yes. As soon as we have the necessary financial tools, we can manage. The mutual support is incredible. As my colleague said, there is synergy. We veterans always say that we have two families, including the military family, whose members who are an incredible help to one other.

Everyone at Hero Lodge is a volunteer. Thanks to algorithms, we can see the interest on social media. This year, in September, 1.5 million visited Hero Lodge on various networks. I'm not talking about the number of visits, but the number of actual people. There were 1.5 million people, and that's thanks to the military community. We all help each other.

If we had money, the sky would be the limit.

Marie-Hélène Gaudreau: Anything is possible when there is enough money.

Thank you, Mr. Démétré.

The Chair: Thank you, Ms. Gaudreau.

During the final minutes of this meeting, each political party will have five minutes.

Mr. Richards, you have the floor for five minutes.

[*English*]

Blake Richards (Airdrie—Cochrane, CPC): Sure. I have a couple of quick questions, and I'm hoping to leave some time for my colleague, Mrs. Wagantall.

Mr. Howard, how is shopveteran.ca funded?

David Howard: It's funded by the Canadian Legacy Project, independently.

Blake Richards: Is there any involvement from VAC as a partner? Do they refer folks to shopveteran.ca? Is there any partnership from VAC in that at all?

David Howard: Yes, recently they are referring people to shopveteran.ca and the business boot camp.

Blake Richards: That's good to hear.

Is that something that you had to establish, or did they reach out to you? How did that come to be?

David Howard: I've been poking Veterans Affairs for the last 20 years. I'm in front of them all the time. Again, the new arm of the entrepreneurship has really done a good job. They reached out to me on this one and asked to refer us.

• (1620)

Blake Richards: Excellent. I'm glad to hear that. I'm sorry it took as long as it did, but I'm glad it's happening.

It's something we need to see a lot more of, so hopefully that's a model we will see more of.

I'll turn the rest of my time to Mrs. Wagantall.

Cathay Wagantall (Yorkton—Melville, CPC): Thank you, Mr. Démétré, for what you are doing.

I just notice that here on the front page it says, "Every year, Hero Lodge helps veterans find alternatives to excessive alcohol and drug consumption—encouraging them instead to reconnect with nature".

Clearly the passion there is to assist veterans when they're at a very low point in time. How do you find those veterans?

[*Translation*]

Jocelyn Démétré: We became known through word of mouth. It really is through word of mouth. Next year will be our 13th year. We don't need to advertise as much anymore. I think word is getting around, and that's thanks to the wonderful community of military personnel and veterans.

[*English*]

Cathay Wagantall: It's the community. Are they able to receive any funding from VAC as a service to their wellness?

[*Translation*]

Jocelyn Démétré: No, ma'am.

[English]

Cathay Wagantall: Have you asked?

[Translation]

Jocelyn Démetré: Yes, I have asked them several times. However, I would like to make a clear distinction between the department itself and the service I receive from Veterans Affairs Canada as a veteran, which is exceptional, incredible service.

[English]

Cathay Wagantall: Right, it's understood.

[Translation]

Jocelyn Démetré: However, in terms of entrepreneurship, there is nothing. I never did receive a response from the department. We have tried repeatedly. I haven't found the solution yet. We are not giving up. We met with the minister today, and I hope that it will eventually—

[English]

Cathay Wagantall: That is very good to hear. We need to be more creative in the way that VAC responds to the needs of our veterans, and this is a wonderful example of that.

Thank you.

[Translation]

The Chair: Thank you, Mr. Démetré.

Ms. Auguste will have the last five minutes. She will be speaking in French.

[English]

Make sure that you have the right interpretation.

[Translation]

Ms. Auguste, you have the floor for five minutes.

Tatiana Auguste (Terrebonne, Lib.): Thank you very much, Madam Chair.

Mr. Howard, although the topics are broad and varied, in our previous study we talked a lot about the importance of having peers, a support network and people who help us.

I would like to know how the shopveteran.ca program can become a peer support system. How exactly does this program work to help veterans with entrepreneurship?

[English]

David Howard: Shopveteran.ca is a program that has all graduates who have started their own business. They've been through the business boot camp. They rely on each other. They reach out through email, and then they try to get on the phone, and they start to help each other, no matter what that case is. That support network is quite amazing.

Also, touching on an important piece—and I don't want to take up all of your time—I'll tell you that it costs \$600 for a student to come through our program, so \$600 to go from unemployed to starting their own business.

[Translation]

Tatiana Auguste: Thank you very much.

Could you tell us a little more about the impact of military service? What have you seen among the participants in your program? How does it affect them personally in terms of wanting to become entrepreneurs?

[English]

David Howard: It's absolutely incredible. Every time we finish a session, we're getting letters and support and emails and phone calls from graduates saying, "You've given me my life back. Now I'm on my own. I'm out and competitive. I'm surviving. I'm creating my own business. I'm creating my own business hours. I'm not relying on government support anymore. I have the freedom. It's everything that I've always wanted."

We hear it every single day from graduates. It's pretty rewarding to sit back and listen and be a part of this. It's a great program, and it's great to see all of the veterans that are succeeding after transitioning.

[Translation]

Tatiana Auguste: How do you envision your work evolving to promote veteran entrepreneurship in the coming years? If anything were possible, what would your work with veterans look like?

[English]

David Howard: You know what? If everything's possible, we would probably add four more instructors. We'd be full. We'd be offering this program every month. It's a six-week program. That's the need; that's the request for it. If we had that funding and support, then we'd certainly do it. If it stays as is, then it stays as is and we will work until there's no more requirement for that, but we're lucky to have some incredible support from corporate Canada and, really, everyday Canadians who support our veterans and those who are on guard for our country.

• (1625)

[Translation]

Tatiana Auguste: I am not sure if you mentioned it, but how many people participate in your training camp during each six-week session?

[English]

David Howard: Right now, it's 40 individuals, four times a year. That's 160. We've just expanded that, so it started at 40 in past years, and then it got to 80, and next year we'll be at 160 individuals going through the program.

[Translation]

Tatiana Auguste: Thank you very much.

Mr. Démetré, earlier you mentioned your work with indigenous veterans. Could you elaborate on what Hero Lodge does for indigenous veterans?

Jocelyn Démetré: We are located at the 62nd parallel, on the eastern arm of Great Slave Lake. The nearest community is 70 nautical miles away. We are in the woods. We even have an electric fence to keep bears and predators away. It is a truly remote location in the woods. This model responds very well to the needs of indigenous peoples in terms of fishing and the outdoors.

We dream of forming numerous partnerships with them. We have been there for several years, and I am sure I would learn a lot. We could take our project to the next level if we partnered with indigenous peoples. I tried, but it didn't work out. We even received emails from community leaders who told us that the model perfectly met their needs. They were referred by Veterans Affairs Canada, or VAC. There is interest, but we would need to coordinate with VAC. The model is incredible for us and for indigenous peoples.

Cynthia and I hired an indigenous cook for a year. She would go into the woods to gather herbs and twigs. We loved our experience with this lady. I can easily imagine partnerships. It would be wonderful. However, again, you have to have the necessary resources.

Tatiana Auguste: Thank you very much.

The Chair: Thank you very much.

[English]

Thank you to both of you.

[Translation]

Thank you very much, Mr. Démetré. And again, I'd like to thank you and your wife for your service.

[English]

Mr. Howard, thank you very much for joining us.

We will be suspending shortly, just to say a proper goodbye to all of you.

• (1625) _____ (Pause) _____

• (1635)

[Translation]

The Chair: Resuming the session.

I invite everyone to take a seat.

[English]

We have a second panel as part of our study.

I would like to thank everyone very much for joining us today.

As individuals, I would like to say welcome to Mr. John Proctor, partner, cybersecurity, PricewaterhouseCoopers, who is joining us today. From the Veteran Business Network Institute, we have Mr. Caleb Walker, director.

Each of you will have, as I mentioned, five minutes to deliver your opening remarks. Once you have completed your remarks, we will open the floor for questions.

Mr. Proctor, I will invite you to give your opening remarks for five minutes.

John Proctor (Partner, Cybersecurity, PricewaterhouseCoopers LLP, As an Individual): Good afternoon, Chair and honourable members.

Thank you for the opportunity to speak with you today.

I'm here to discuss the barriers facing Canada's military veterans as they seek to become entrepreneurs. I speak from experience, having served in both the British and the Canadian Armed Forces, as someone who's run their own company and taken it public on the TSX, and as a formal mentor to fellow veterans in business.

While access to capital is frequently cited as a primary obstacle, I believe it is more of a symptom. The root cause is a series of interconnected gaps in perception, networks and translation that ultimately create a high risk profile for veterans in the eyes of lenders and investors.

The first and most foundational gap is one of perception. In the U.K. and the U.S., the military is one of the most trusted and venerated institutions in the country. This creates a halo effect for veterans entering the business world. They are often seen as disciplined, reliable and possessing elite leadership skills.

In Canada, that perception is not as strong. The Canadian Armed Forces is not yet widely seen by the business community as a premier stepping stone to a second career. This means that from day one, a Canadian veteran is already facing an uphill battle to establish credibility. Changing this narrative isn't just about helping veterans. A stronger post-service reputation would also be a powerful recruitment tool for the CAF itself.

This leads to the second barrier, the network and mentorship gap. The military is an insular, high-trust community. Upon release, veterans are disconnected from that built-in network. They must build a professional civilian network from scratch, which is a daunting task, yet critical for any entrepreneur.

Organizations like Treble Victor exist to bridge this gap, but most veterans don't know it exists. Most importantly, they struggle to find mentors who understand both the military experience and the realities of the business world.

I personally mentored two veteran start-ups under a programme run by what was then the Prince's Trust. It was by far the most effective support program for veteran entrepreneurs in Canada, pairing them with experienced business leaders. Its closure left a significant void.

Today, the landscape is fragmented, leaving veterans to navigate a confusing array of small programs, often guided by transition staff who, while well-intentioned, have little to no personal experience running a business.

At the same time, I have personally been denied the ability to use my VAC education and training budget for training that would not only have enhanced my skill set but could have enabled other veterans to join businesses.

The third barrier is the cultural and skills translation gap. Veterans possess immensely valuable skills in leadership, logistics and performing under pressure, but there's a disconnect. On one hand, veterans must learn to humbly translate their experience, for example, in terms of project management, human resources and operational leadership. On the other hand, the cultural shift from military to business is profound. In the military, you become an expert at managing pre-allocated budgets, spending other people's money. In entrepreneurship, you are directly responsible for revenue generation. You only eat what you kill. This requires a fundamental rewiring of one's financial mindset.

Let's pull this all together from a lender's perspective. You have an applicant who is disconnected from the local business network; they're an unknown quantity from an institution not widely seen as a business incubator; they lack a mentor to guide them, and they are navigating a difficult cultural and financial transition. Their business plan may be solid, but the perceived risk surrounding that founder is simply too high. Access to capital becomes the final wall to hit, but it was not the first one this veteran faced.

To truly empower veterans and entrepreneurs and unlock their economic potential, I recommend three key actions.

Establish a centralized program. Create a single, unified and well-promoted national program for veteran entrepreneurs, a one-stop shop that provides cohesive training, resources and a clear path from idea to launch.

Reinstate a national mentorship network. Rebuild a robust mentorship program modelled on the success of the Prince's Trust, connecting veterans with experienced business leaders who can provide credible guidance and help them build social capital.

Champion the veteran entrepreneur as a narrative. We must begin to actively celebrate our veteran entrepreneurs by promoting their success as we change the national perception and show the business community and future recruits that the Canadian Armed Forces are a world-class foundation for building a business and a stronger Canada.

A final concrete step would be to ensure that veterans can use their education and training benefit for high-quality entrepreneurship and business management courses.

- (1640)

By addressing these foundational issues, we can turn a high risk profile into a high potential one, transform our nation's veterans from heroes in uniform to leaders, and grow our economy.

Thank you.

The Chair: Thank you very much, Mr. Proctor.

Mr. Walker, you have five minutes.

Caleb Walker (Director, VBNI): Chair and members of the committee, thank you for the opportunity to share my experiences on the current state of veteran entrepreneurship in Canada. I did 20

years in the Canadian Army, retiring as a lieutenant-colonel. I did three tours to Afghanistan, two of them combat tours to Kandahar.

Other than being a Canadian military veteran, I have two experiences that are relevant to today's conversation.

One, I'm a serial entrepreneur. I founded and sold a software company for seven figures. I am now co-owner of a multi-million dollar business, 123 Cyber, a veteran majority-owned business with more than 10 employees.

Two, I founded and built the non-profit Veteran Business Network Institute, VBNI, which has 200 veteran business owners. We run quarterly veteran "pitch fests" and annual events. The last pitch fest was in Halifax in September 2025. It was attended by the Veterans Affairs Canada associate deputy minister.

Today I'd like to present three actionable policies that the Canadian government can implement right now. I hope my focused recommendations can add value immediately.

As successful business owner Charlie Munger once said, "Show me the incentive and I'll show you the outcome." I'll start with the current outcomes of Canadian veteran business owners in the very narrow space of those who sell directly to the Canadian federal government. We don't know how many Canadian veteran business owners sell to the Canadian federal government, because Canada doesn't track those numbers. Using data from my non-profit, I would estimate that there are a few dozen businesses. The community is small. Other than a few outliers, their total revenue from the Canadian federal government would be \$50 million to \$100 million.

When compared with the United States, with 10 times the population, you might expect Canada to be 40 to 50 businesses and the U.S. to be 400 and 500 businesses. That would be incorrect. The U.S. has over 1,000 times more businesses. As of July 2022, there were 43,544 active veteran-owned businesses registered and doing business with U.S. federal agencies, receiving \$31.2 billion in federal contracts. It's estimated that those federal contracts account for only 30% to 50% of those companies' total revenue. When including commercial, state and international revenue, it totals \$72 billion to \$120 billion of revenue a year, with an estimated 650,000 to 900,000 employees and jobs created in the country. These companies are overrepresented in such industries as the defence supply chain, infrastructure, cyber, IT modernization, engineering services, logistics and construction.

Why am I focusing on this small and narrow example, and why today of all days? It's because Canada is announcing generational investments into the Canadian military, and we need all those industries that I just mentioned today. Unfortunately, there is not a sufficient Canadian small business ecosystem to consume the investments, veteran or not veteran; therefore, most of that investment will go to large American and European defence companies. Where are the Canadian business-focused veterans who would build these companies in Canada, you ask? They all work for large international defence companies looking to win the generational investment. There are no paths or incentives for them to build businesses here.

If the United States has better outcomes, what are the incentives that created them? First, their Congress authorized a government-wide procurement goal of awarding at least 3% of federal contract award dollars to service-disabled veteran-owned small businesses. Like Canada's indigenous procurement target of 5%, it intended to build a robust veteran business ecosystem, leveraging the decades of government, security and military experience those veterans already have. Further, for every large U.S. defence contract, the large defence primes need to include subcontracting plans with veteran-owned businesses. Lastly, the U.S. has a mature veteran incubation and funding ecosystem, ensuring that those businesses are procurement-ready to work with federal agencies and other government contractors.

"Show me the incentive and I'll show you the outcome." If you want to build a successful veteran entrepreneurship ecosystem that can deliver on the generational investment that Canada is doing for the Canadian military today, that can expand and sell commercially and internationally, building jobs and building the Canadian economy, you need to change the incentives.

I have three policy and funding recommendations today to enact immediately. First, follow Canada's indigenous procurement target of 5% and build a 3% target for veteran small and medium businesses that matches the U.S. policy. Use this moment of a once-in-a-generation defence investment to build a veteran business ecosystem for all the industries we need. Second, adjust Canada's industrial and technological benefits policy to include incentives and multipliers for large defence companies to work with Canadian veteran-owned small and medium businesses. Third, look to fund the University of Ottawa's mission entrepreneur program to build a sustainable mentorship and entrepreneurship program immediately focused on the Canadian defence and government space.

• (1645)

These policy actions could be implemented quickly and could fundamentally change the incentive structure for Canadian veterans, incentivizing them to build successful businesses here. These incentives would open up partnerships, funding and larger effort in this space.

Thank you for your time.

The Chair: Thank you, Mr. Walker.

We will now open the floor.

We have Mr. Tolmie for six minutes.

Fraser Tolmie: Thank you, Chair, and thank you to our witnesses.

Thank you for your service, whether it was in the U.K. or elsewhere. I love saying to the English that I love a Scottish accent. It's because I'm Scottish. I can't help it.

I have questions for both of you gentlemen.

Mr. Proctor, in your opening statement, you talked about a blind spot. You referenced it, and it's something I've been honing in on myself. Can you expand a little on that please, sir?

John Proctor: I'll give you an example. In the U.K. and in the U.S., they literally have annual awards for veterans in business. It's a huge event. It publicizes successful veterans. However, if you're going to join the Canadian Armed Forces, then that's the journey; you're just going to join the CAF.

What if it's part of the journey, though? What if it's a way of saying that you're joining the CAF, but it's a stepping stone to another role inside Canada's economy? It's a tremendous stepping stone, but that means we need to have the business community say it will value them when they come out. It won't be a case of not understanding anything on their résumés, which is generally one of the key concerns.

It's a two-way street. The CAF has to say that, as it transitions these people out, yes, it's going to help them take those skills and get them ready. It's also a part for the business community to say that it recognizes who is coming out and finds value in them. I think that becomes key.

Fraser Tolmie: I appreciate that. Thank you so much.

I want to home in with my questions. I understand the military. When you're in a squadron or a platoon, you're allocated funds, and that's what you're allowed to spend. Then you transition out. You said, "You can only eat what you kill."

If the government announced a new veteran entrepreneurship grant program tomorrow—let's say \$10 million annually—versus reducing regulatory burden and taxes for all small businesses, including veteran-owned ones, which one would have a bigger impact on veteran entrepreneurial success? Would you rather compete for limited government grants or operate in an environment where businesses can thrive? What are your thoughts?

John Proctor: I think having businesses thrive overall has to be key, with that point of saying we can guide these companies through. Do I adore the idea of the 3% ITB? Absolutely. We see how it's working in the U.S. You see it when a U.S. RFP comes out. It's great, but it's that whole cultural shift of saying we're going to help these veterans as they come out.

We had Hero Lodge and others here. If you're coming out of the military and finding new purpose, how good is that relative to coming out and feeling lost? It doesn't matter if they're building houses, working in tech or doing cybersecurity. Having that entrepreneurship, helping them find purpose in the businesses and helping them drive the Canadian economy gives them much more to focus on than dwelling on the past, to a certain degree.

• (1650)

Fraser Tolmie: I'm going off on a bit of a tangent here. I recently read a book called *Start-up Nation*. I don't know if any of you have read it, but it's about the entrepreneurship of Israeli soldiers and the environment it has created.

Do you see that from your perspective in Canada? Mr. Walker, you have your hand up, and Mr. Proctor, you're shaking your head.

John Proctor: I'll let him take this.

Caleb Walker: Before this business, I actually ran a business in which I trained veterans in technology systems. I trained thousands of them. Obviously, if you stay in the military for 20 years, there's going to be a certain amount of institutionalization. You were talking about *Start-up Nation*. Just to compare apples to apples, a lot of those people do three years in the military, and then they leave. It's really a stepping stone to get into cybersecurity.

What I have seen typically is that the younger people—the master corporals, the corporals and the young officers—are actually extremely good at hustling, finding new ways of looking for stuff and making it happen. The opportunity is there. If you really focused in on the people who have only a few years in the military and now are pulling out, based on the culture change that John was talking about, then that would make sense.

Obviously, with the people who have been in for a bit longer, it's a little harder for them to change their mindset, because they have a certain culture and a certain way of thinking. Apples to apples, though, I think there's quite a possibility of leveraging people, particularly reservists, who are maybe younger and have the ability to drive that kind of start-up in the military sector.

Fraser Tolmie: I just want to make sure that we're using “hustling” as a good term.

Mr. Walker, you talked about the U.S. model of the 3%. Tell me how that would operate here in Canada. I want to give you another 30 seconds to just expand on it.

Caleb Walker: It's a goal, just like it is with the indigenous 5%. Some of the legislation allows sole-source contracting to companies and preferring the veteran businesses up to a certain level. Then, as part of large major contracts in Canada for anything more than \$100 million that are under the ITB requirements, you would just add multipliers—maybe a three-times multiplier—that basically incentivize all defence companies to go and find veteran-owned businesses to work with and deliver to the Canadian government.

There are a variety of options. I think just start with the 3% up front, and then from there you can get into the small details of ways to incentivize, which really wouldn't be any more funding. It would just be changing the perspective of the utility of working with people who have decades of experience with defence and security. That would be the way to go forward with it.

The Chair: Thank you very much, Mr. Walker.

Now I would like to invite Mr. Casey for six minutes.

Sean Casey (Charlottetown, Lib.): Thank you to both of our witnesses for your service and also for your very compelling opening remarks. I feel very privileged to be here with you, with the tremendous business success that you've enjoyed.

I feel badly that you only got five minutes, because I could listen to you both for a while. I hope my questions are up to it.

I'll start with you, Mr. Proctor.

At the end of your presentation, you gave us three specific recommendations. I want to make sure that you get the chance to expand on them a little. They're for a national certification program for veteran entrepreneurs, the reinstatement of a national network—I take it that is bemoaning the demise of the Prince's Trust—and the use of the training benefit for high-quality opportunities.

Please flesh those out a bit more. You didn't have enough time, and that wasn't fair.

John Proctor: Certainly. On the centralized program, you've already heard about two different programs from the first session and this session. There's a very good organization running at the University of Ottawa for veteran entrepreneurs. There's the one you heard before on this. It's a patchwork. It's unifying this and centralizing it. The previous gentleman is looking for professors to help him. They're at the University of Ottawa. It's some sort of efficiencies around that and creating a unified program.

As a veteran coming out, it's really confusing coming out into the real world. I sometimes use the analogy that it's like coming up from a deep dive. Depending on how long you've been in and what you've been doing as a career, sometimes you come up and you get the bends, if you come up too fast to the surface. Coming up slowly in stages and being guided up to that surface is one way of doing it. You come up to the surface, look around and there are 27 different islands to swim to. Can we just give them one or two? Just give it a uniform perspective. Make it easier for them to take that entrepreneur journey.

Then there's the mentorship program. I belong to a volunteer organization called Treble Victor. It's here in town. It's all veterans and all volunteers. They do Veterans on Bay Street. They help with a whole bunch of different things. There are about 500 veterans in there. They're in BMO. They're in RBC. They're in good positions, but it's pure volunteer. Creating a formal mentorship network where they can reach out becomes key, because then it comes down.

The training one is interesting. I met the chair on Monday morning at the mayor's breakfast here in town, because I'm on the board of the Ottawa Board of Trade. Being on a board in Canada, often you need the ICD.D qualification. You've probably seen it on LinkedIn. I asked for my education and training benefit to be used for that, and it was denied. I appealed. It was denied. I appealed again. It was denied. I am now at the Federal Court of Appeal with it, whereas a veteran in Alberta got his. There is precedence. It is a designation that's very recognized in Canada. If we can get veterans on boards, who better to advocate to that organization to say, "Hire more veterans"?

When I see things like that, I ask myself who is running that, because that doesn't make sense to me. The fact that I have to go to the Federal Court of Appeal to challenge it—and the cost of that to the government—doesn't make sense. Again, I see some issues with that.

To go back to the key things, getting a unified program.... It could be two or three different programs or different centres. Whether it's in Alberta, Ottawa or Halifax doesn't matter, but having a central organization that runs them so the veteran has one place to go and then the mentors can come into that is going to make a huge difference.

• (1655)

Sean Casey: I'm just curious: Did you go right from VRAB to the Federal Court of Appeal, or did you have to do judicial review at the lower court first?

John Proctor: No, I did both appeals inside Veterans Affairs. Then I was told, that's it, you go to the appeal court.

Sean Casey: Okay, so this was your first time outside the VAC system and into the courts.

John Proctor: Absolutely. It was truly confusing and terrifying.

Voices: Oh, oh!

Sean Casey: Okay. Thank you.

Mr. Walker, the same for you; at the end of your presentation, you focused down onto procurement. I feel as though we didn't hear enough about VBNI. Could you talk about that a bit, please?

Caleb Walker: Yes. VBNI is the Veteran Business Network Institute. Really, I saw that there was no organization for veterans focused on building businesses. It's usually a different kind of focus. An entrepreneur, as compared with someone who maybe is not, is a different type of person.

The intent is to do monthly meetings in groups of 10, just like any other entrepreneur organization, where people can share ideas and issues and what they're doing and what they're struggling with. Quarterly, we do a pitch fest with a bit of prize money at the end. That way, new veterans can kind of pitch their idea, get feedback

on it and get a little cash to get going. Then we do an annual event, which we did in October, funded by Veterans Affairs Canada, to bring everyone together and look at different industries, what the opportunities are and how we can help each other.

There are some amazing veteran entrepreneurs you've probably never heard of. We highlighted a few of them at an event—\$100-million-a-year staffing organizations or \$100-million-a-year military equipment and simulation organizations. It's always a surprise to both veterans and people in the public. They never hear any stories about successful veterans out there. I guess that speaks to John's comment about the fact that we don't do annual events like that. I think even people in the room were surprised at how successful some of the veterans out there are. They just never think about it.

The intent is to just connect people with mentors and other business owners. Really, going forward with those pitch fests, hopefully we can really build out some infrastructure to launch companies as they get started.

• (1700)

Sean Casey: Thanks to you both.

The Chair: Thank you very much, Mr. Walker.

Just so you are aware, Madame Gaudreau will address you in French. Make sure you have the earpiece set to the language you prefer.

[*Translation*]

Ms. Gaudreau, you have the floor for five minutes.

Marie-Hélène Gaudreau: Thank you, Madam Chair.

It's refreshing to see what happens when you're cut out to be an entrepreneur. We saw that earlier.

Aside from that, I have an important question to ask. I imagine you've made some comparisons, since you mentioned the United States and England.

What is missing here, to be able to offer the programs and support you mentioned?

[*English*]

John Proctor: I think the key is centralization and getting arms around it. The term I'd use is that it's "ad hocery", at best, at the moment. If we can pull this together, as Caleb said, there are lots of veterans who want to be entrepreneurs. There are veterans coming out who want to contribute to the economy and want a clear framework.

I'll go back to the Prince's Trust. They used to run in-person classes. They knew what business they were going into. They would reach out and say, "I'm looking for mentors for these businesses," and you'd volunteer. I mentored a construction company, a timber framing company, coming out of Petawawa. A bunch of infantry guys, fabulous, built my house for me. There was also a guy who was starting electrical chargers for electric cars in Kingston. It was a very formal connection. They'd check up to make sure both the mentor and the mentee were working together. It drove a certain behaviour. What gets measured gets done. They were checking in to make sure it happened. They had the formal training, and they connected. It was a very coordinated system.

At the moment, there are too many different options for a veteran to pick one. Depending on what business you're in, who do you go and talk to? I think that's it. Again, just taking that randomness out of it and creating some formality and structure, I think, would make a significant difference, certainly the way the U.S. and the U.K. have done it. Then, as Caleb said, hold up veterans who have been successful, whether it's companies here in Ottawa, such as MaxSys, or others that have done extremely well, so that people can see that journey and see themselves in that journey. Again, I think that would make a difference.

[Translation]

Marie-Hélène Gaudreau: What do you think, Mr. Walker? Do you agree with Mr. Proctor?

[English]

Caleb Walker: Yes, I think there are a lot of opportunities to move on it.

Just showing the value of the veteran experience and capability in the larger ecosystem is what the 3% goal is there for, because I know it would incentivize companies or organizations to look at veteran entrepreneurs and partner with them, fund them and work with them. That shows that the veteran probably has decades of experience in military and security and can probably really help with a problem and solve it.

I say this because there's a larger ecosystem in Canada in which there hasn't been very good messaging on the value of veterans. Therefore, a lot of veterans typically don't even say they're veterans. If you go on their LinkedIn page, they won't even talk about it. Hence, you probably need to readjust what the value of the veteran is. That's what you see a lot in the American and British context.

I think that incentivizing the ways of changing the culture and the expectations of the veterans would be a good way of going about it, and then just making sure there are organized deliverables in a national program.

[Translation]

Marie-Hélène Gaudreau: I find that interesting because, first of all, it's about providing access to mentoring so that veterans aren't left with an overwhelming range of options once they leave the service.

Second, we need to value veterans as well as skills development. When you become a soldier, you are trained in all kinds of things that ordinary people are not. So, it would really make sense to value

the skills and talents you have acquired. This isn't the first time someone has told us that they need to be active and always stay alert.

So, there needs to be some adaptability. Seriously, I think your proposals are interesting, and they also need to be really well described in the report. If you have any additional information on the 3% and the mentoring model in the United Kingdom and the United States, that would be really good, because that is the purpose of the study. Considering that we may be starting from scratch, we will draw inspiration from best practices.

I have a few seconds left. Do you have anything to add to what I just said?

• (1705)

[English]

John Proctor: The only thing I would add is that you're exactly correct. If we can show veterans that the end state isn't the CAF but that you serve—you do your time.... Whether you do five years, eight years, 10 years or 22 years, it doesn't matter. That's a journey for you to the next.... I mean, even after 22 years of service, people who retire at 42 are not done. What else can they do in the Canadian economy? At this time, we all want to drive the Canadian economy. Give these veterans the best chance of being part of that.

[Translation]

Marie-Hélène Gaudreau: Thank you very much, Madam Chair.

[English]

The Chair: Thank you very much.

Now, for five minutes, we go to Mr. Richards.

Blake Richards: Thanks.

I have three questions that I want to get a response to from both of you. For a total of six responses, we have about five minutes, so please try to keep them fairly short.

I want to start with a question that's not specific to veterans. For someone trying to start a business in Canada, period, what would each of you see as the biggest challenge?

Caleb Walker: You can start a business pretty quickly. Inevitably, once you get to a certain scale, I guess it depends what kind of business you're talking about. The way the capital markets are, it was kind of hard for me to get any sort of investment in my software company. Then I went down to the States, and someone said that they could probably raise \$50 million for me. It was like, this is insane.

The opportunities for capital, particularly when you focus on.... Traditionally, in the VBNI network, 40% of the veterans work in defence and security companies. Until probably a couple of months ago, it was pretty close to impossible for them to get any funding or investment.

To make a long story short, this seems to be the biggest issue in the Canadian dynamic—getting the funding and investment to go faster and beat your competitors, particularly in a competitive world.

Blake Richards: Mr. Proctor, would you agree, or do you have something else that you would say is the biggest barrier?

John Proctor: It's also around the hint of the business. If you want to go and do a woodworking business as a CAF entrepreneur, have at it. If you want to scale something, and if you want to truly get out there and get in the market, then yes, you're going to have to find the business leaders around you who will help you find capital, but the veterans don't have the network. That's the hardest thing about coming out as any entrepreneur: finding the network for the business you want to be in. It's harder still for the veteran.

Blake Richards: You've both already identified some of the challenges that veterans face, and you just touched on one of them again, Mr. Proctor. Looking at those challenges you've identified, what would you say is a unique skill set amongst veterans that would help them uniquely meet that challenge?

John Proctor: The key there is this cultural shift. The military is a very unique culture inside the Canadian ecosystem. It has to be that way for the nature of what it has to do.

The cultural shift is hard when you pull a person out of that culture into a business ecosystem. Looking at that shift becomes key, but then the business community recognizes that veterans come with leadership skills. They're good under pressure. They may have advanced logistics skills. There's a whole bunch of soft skills they have. We all talk about this, that being able to lead a company, a platoon, you must have soft skills. It doesn't sound right if you're leading people into combat, but you must have the soft skills to do it. These guys have all of that, but being able to translate that into this new culture is key.

Blake Richards: If I can ask further about that, there are veterans who end up succeeding quite well, whether in entrepreneurship, employment or whatever it might be. There are then other veterans who seem to get stuck endlessly in the transition phase of moving on with their lives. They have all kinds of complaints about how long they wait. They're delayed and they're denied all the time by Veterans Affairs for things like you mentioned, which then prevents them from being able to move forward.

Is there something uniquely different between these two types of veteran that's causing them to succeed or not, or is there something in the system preventing that success for some of these people?

• (1710)

Caleb Walker: I would say that in the VBNI network, realistically we were looking for only about 20% of all veterans to be part of our network, because there are only 20% of them who are probably going to be interested in building businesses and being in the right headspace for that. A lot of veterans retire because they just want to retire, and that's what they're going to do for the rest of their lives. Others, maybe in medical terms, are not in the right headspace.

On the other side, the 20% or maybe even 10% to 15% are top level. I would say that they're probably in the top 10% of all entrepreneurs out there, because they do really well.

It's just a very large, complicated ecosystem, but I think the frequent narrative in Canada is that all veterans are broken. For the veterans who do want to start as an entrepreneur, they don't have....

That's the biggest feedback I get from VBNI. They're like, "Oh, I finally found my group of people, or an organization that kinda matches the thing I'm looking for," because every other time they go to anything else veteran-wise or any other event about veterans, it's all about how veterans are having issues and are broken and not worth hiring.

That's the complicated part of it, but if you can piece out a good portion of the veterans, the 20% who are interested in building businesses, and you enable them, they will run extremely fast and be very successful. You just have to change the narrative.

Blake Richards: How do we do that?

The Chair: Thank you very much, Mr. Walker. I really appreciate that.

I'm so sorry, Mr. Richards. We're on to the next round.

I would like to invite Mrs. Hirtle to go ahead for five minutes.

Alana Hirtle: Thank you, Madam Chair.

Good afternoon, gentlemen.

Mr. Walker, thank you for hosting a pitch event in my province of Nova Scotia. I'm going to talk for a moment about COVE, the Centre for Ocean Ventures and Entrepreneurship in Dartmouth. They've been doing amazing work scaling the defence supply chain companies throughout Nova Scotia that are owned by Canadians.

Would you recommend putting resources in the hands of accelerators like COVE, along with changing the purchasing requirements for Canadian procurement?

Caleb Walker: Yes.

Essentially, to get into the Canadian government, the biggest thing that's going to hold you back is compliance. Even the most innovative companies working with the highest-level universities might have the coolest products, but if they have no compliance whatsoever, they're not going to go anywhere. Enabling those incubators would be a great idea, because then you'll have the right crowd and right peers to go faster, and then hopefully the right instructors as well, which can get them to go faster and enable those veterans in that space.

Alana Hirtle: Thank you.

IMP Aerospace has hundreds of staff in my riding, which then supports the supply chain of more than 2,000 people throughout Nova Scotia.

Could that 3% goal that you talked about with the ITB to incentivize Canadian primes use Canadian veteran products in winning larger contracts?

Caleb Walker: Yes, that's a great way to get.... That's kind of the problem. You want to buy Canadian, and you want to build an ecosystem, but not all companies will have the capability or interest to be in that space. I can tell you, based on my experience at VBNI, that 40% of veteran business owners are in that space. If you want to get them moving and have an incentive for big primes to work with them and enable the economy in Halifax and in and around Nova Scotia, that would be what I would do. Yes, it makes sense to me.

Alana Hirtle: Cool. Thank you.

At VBNI, are most of the veterans you're working with solo-preneurs, or would they have employees? If they have employees, would they be looking to hire veterans?

Caleb Walker: Yes, they do. One of our most famous ones right now is H2 Analytics. They have about 30 people, and the majority of them are veterans from the special forces community. It is a great way to.... I tried for three years to get companies to hire veterans with my previous staffing company, and it's a hard sell, because they hear the negative narratives. It's pretty easy when you go to a successful veteran business owner who knows what he or she is getting. They will also be able to help with the transition into the company, because they will know what the veterans know, and they will know what they have to teach them to get them effective really fast.

Most of the VBNI companies that I know hire a lot of veterans, far more than the current economy.

• (1715)

Alana Hirtle: Veterans would bring a special skill set. We've heard about human resources skills and project management skills. Are there other skill sets or attributes that would set a veteran apart from another applicant?

Caleb Walker: Business development in this space you're talking about would be the primary one. That's typically where the majority of the senior leaders get hired by international corporations. Yes, that would be it.

Leadership of small teams—that would be it as well. Particularly from the software and cyber backgrounds in the military, you see a lot of that in the product development space.

I would say project management, HR, business development and product development would be some of the better spots for veterans.

Alana Hirtle: Great. Thank you.

I have about a minute left.

Veterans have a specific skill set that is easily transferable to entrepreneurship. How do we engage veterans who might be thinking about going into business for themselves but don't really know where to start?

How would you suggest we reach out to them? This is for either of you.

Caleb Walker: Show what success looks like. I literally didn't know a veteran could start a business when I left the military after

20 years. I joked about it all the time. I didn't know that there were veterans who owned successful businesses.

John has already gone into great examples here. If you just showcase that, put it out there and change the narrative, then people will start sniffing around. Even at the event that Veterans Affairs Canada supported in October, there were about 25 veterans who showed up and said, I didn't know that veterans could start and run businesses. Then we talked to MaxSys, which has \$100 million in revenue every year, and they said, "Wow! That could be me."

That's what I would do.

The Chair: Thank you very much.

[*Translation*]

Ms. Gaudreau, you have the floor for two minutes and 30 seconds.

Marie-Hélène Gaudreau: Thank you very much, Madam Chair.

Have you met veterans who said that they might start up a business but—

The Chair: Ms. Gaudreau, please excuse the interruption.

I must suspend the meeting for a few seconds.

Please give me a moment.

The bell will ring for a maximum of 30 minutes.

I need the unanimous consent of the committee members to continue our discussion.

[*English*]

I will monitor the bells. That's for sure. We need to go and vote. I just want to make sure.... We can certainly have Madame Gaudreau, and then maybe we'll give a few minutes to each of you to complete your round of questions. Are you comfortable with that?

We will monitor. I guarantee that you will not miss your vote.

[*Translation*]

Thank you very much.

Ms. Gaudreau, you may continue.

Marie-Hélène Gaudreau: Excellent.

After hearing all the witnesses' opinions, I see the following problem.

How can we encourage veterans to take action when they are suffering, when they have not been cared for, when they have not gotten everything they need after an incident, an accident or something else? It's about self-preservation to start, then they can try and go further.

Given what we are discussing here, in comparison, is there really a difference here in Canada in terms of the suffering veterans experience after their service compared to what is happening in the United Kingdom or the United States?

[English]

John Proctor: Again, I don't think there's a difference in suffering. All three countries have been to conflict; all three have veterans, but it's a matter of how you deal with your veterans and how the country looks at the veteran.

I mean, Walmart will hire army logistics people straight out, because they know how good they are. Where are our logistics guys going? Are they going to Loblaw's? I don't know, because it's not talked about, but we have very strong logistics folks within the Canadian Forces.

Again, as you said, it's this perception of the businesses pulling.... Is there a pull, or are these guys having to fight their way? Again, they've been in the military for years. Now you're asking them to fight a new battle, and the new battle is to make themselves relevant in the business world. Instead of asking them to fight that battle, how do we make that easier for them? How do we ease that role into a business position?

• (1720)

[Translation]

Marie-Hélène Gaudreau: I want to make sure I am understood correctly. When I spoke of suffering, I was referring to needs. For example, someone may need a hearing aid or a psychological consultation because they are suffering. That is more what I meant. I agree that a program is needed, and I think there are models out there that we should get our analyst to examine.

I'm done, Madam Chair.

The Chair: Thank you very much, Ms. Gaudreau.

[English]

Mr. Richards will have five minutes. Then we'll give the floor to the Liberals, and then we will end this session.

Blake Richards: Given the bells, I likely won't use the whole time, but I did want to finish the conversation we were having. Let's try to do that.

Blake Richards: When we left off, Mr. Walker, you were talking about needing to change the narrative.

Feel free to jump in as well, of course, Mr. Proctor. How do we do that? How can the government help to make that happen?

Caleb Walker: It really is just about highlighting the success stories. I think an annual event would make sense, to showcase the veterans who have successfully done that. That would be the start of changing the narrative. I think if you changed some of the incentive structures so that it was easier for veterans to be successful, then more people would see it. I mean, you can't be what you don't see. When most people leave the military, they don't think that they can start a business. It's just not a thing that they even thought about. If you just showcased all the successes that are actually out there and highlighted them more and more, I think it would be important.

It's a very complicated space. I have a lot of friends who did my two combat tours with me, and they are using the Veterans Affairs Canada support a lot. It's great that the support's out there, because otherwise they would not be in a good spot, but at the end of the

day, that's not all veterans. You want to somehow be able to tell a couple of different stories. It's a different story, and the story you want to tell is showcased at an annual event, probably. I think that showcasing all the great companies, all the different jobs that you're creating for Canadians and all the different opportunities that you're creating in Canada would probably be a good way to get started.

Blake Richards: Mr. Proctor, do you have anything to add?

John Proctor: I'll just reinforce that. Give them role models. Let them know what's in the realm of the possible. Otherwise, they come out and think, "Okay, I finished being in the military. I'm a veteran. I'm going to go fishing." The problem then is that they dwell. If you give them something to focus on, something to allow them to grow into business, then they stop dwelling.

Caleb mentioned it. When you go to true veteran business things, they're talking about business; they're talking about growth; they're talking about the economy; they're talking about hiring; they're talking about challenges. It's fun to throw a couple of war stories in, but that's not the focus. They're not looking back; they're looking forward. The key aim I'd see out of this is to give them a road map to look forward. We know what you've done in the past, but what are you going to do next?

Blake Richards: That new sense of purpose is what I think I'm hearing.

John Proctor: Very much so.

Blake Richards: Thank you very much to both of you. You've been excellent witnesses.

The Chair: Mr. Clark.

Braedon Clark: Chair, I know I have a limited amount of time, so I just wanted to ask one quick final question.

We talk about policies that need to be changed, and in some ways those are easier to identify, because they're practical things. One of the things that stood out to me over the course of the discussion—Mr. Proctor, you touched on this—is the kind of culture change, too, which is harder, because culture is a human thing, inevitably. You obviously saw it yourself when you were in the military in the U.K., and you see it in the U.S. as an observer as well.

To try to make culture change practical, what would be your number one thing, from a culture change standpoint, that would help? I'll give you both of you a chance to respond quickly.

John Proctor: Promote life after the military nationally in the business community. It's as simple as that.

Braedon Clark: That's perfect. Thank you.

Mr. Walker.

Caleb Walker: I'll use an example of another type of organization, which is the academic institutions. A friend of mine works with the 15 largest academic institutions in Canada, and up to a year ago, none of them would have been interested at all in working with defence, because it was a bad word: There was no interest there, there was no money and it was a waste of their time and everything else.

Now, they're all drinking out of a firehose, because they see there's some opportunity there, so you're seeing people who have been stuck in an academic world for decades or maybe even 100 years now, thinking about how they can change their organization or institution and how they can bring in military leaders or security experts so that they can bring about that change.

At the end of the day, to change culture, you have to change the incentives or some of the behaviours from the top.

Let's just get practical here. You're spending millions and billions of dollars now in the defence industry, so adjust it a bit to show it

would be worthwhile to partner or work with veteran business owners. That would change things really quickly.

Then, if you did an annual event on top of that to show who the best veterans in the business are, I don't think it would take very long to change it.

• (1725)

Braedon Clark: Thank you.

The Chair: Mr. Proctor and Mr. Walker, thank you both for your service and for joining us.

[*Translation*]

On that note, does the committee wish to adjourn the meeting?

Okay, thank you.

The meeting is adjourned.

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